Medicare & Medicaid

Guide to Choosing A Nursing Home

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Reader Notice

The Health Care Financing Administration (HCFA), the Federal Agency that oversees Medicare and Medicaid, wants you to be aware of two issues involving nursing homes. First, nursing homes cannot require pre-payment from residents who are relying on Medicare or Medicaid to pay for their nursing home services. Second, nursing homes may not use physical or chemical restraints on residents, except when medically necessary.

Pre-Payment: If you are a Medicare or Medicaid beneficiary applying for admission to a nursing facility for care that will be covered by Medicare or Medicaid, it is unlawful for the facility to require you to pay a cash deposit. Federal law prohibits nursing facilities from requiring a pre-payment as a condition of admission for care covered under either Medicare or Medicaid. The facility may, however, request that a Medicare beneficiary pay coinsurance amounts and other charges for which a beneficiary is liable. You pay those charges as they become due, not before. A facility may also require a cash deposit before admission if your care will not be covered by either Medicare or Medicaid.

Restraints: You should also be aware that Federal Law prohibits nursing homes from using physical or chemical restraints on residents for discipline or for the convenience of nursing home staff. Restraints increase the chances that residents will develop incontinence, impaired circulation, and swelling. Restrained residents also tend to suffer decreased functional ability, lower self-esteem, and feelings of depression, anger, and stress. Restrained residents are not safer than they would be if left unrestrained. Restrained individuals are more likely to suffer serious injuries when they fall. It is important that nursing home residents, whenever possible, be left unrestrained.

Restraints may be used only when necessary to treat medical symptoms or to ensure the safety of other nursing home residents. Except in emergencies, physical and chemical restraints may be used only under the written orders of physicians. Physical restraints include articles, such as belts or vests, that secure a resident's limbs or bind a resident to a bed, chair, or other stationary item. In addition, common nursing home items, such as lap trays and bed rails, when employed solely to keep a resident from moving about, are considered restraints. Chemical restraints include drugs that are administered to keep a resident subdued.

If you know of a nursing facility that is improperly demanding pre-payments or restraining residents, you should contact your State's survey agency immediately. You will find their phone number in the back of this booklet.

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This booklet discusses how to select a nursing home. It is not a legal document. The official provisions of the Medicare and Medicaid programs are contained in the relevant laws, regulations, and rulings.

Introduction

Selecting a nursing home is one of the most important and difficult decisions that you may be asked to make. Though it may be difficult to admit, you may spend several years in a nursing home. So it is important that you make the best decision possible, and base your decision on the most complete and timely information available.

The Health Care Financing Administration (HCFA) wants you to make a good choice when choosing a nursing home. This booklet is designed to help you choose a nursing home. It provides you with a step-by-step process that will assist you. It also provides you with some key resources that will help you conduct a wise search for the nursing home or long-term care facility that best fits your needs.

STEP 1

Building a Network

Before you begin searching for a nursing home, it is a good idea to put together a network of people who can help you make the right choice. This team should include the family and friends who are important to you. It should also include the doctors and health professionals who understand your needs. Clergy and social workers may also be valuable network members.

Consult with your network. Family and friends may be willing to share responsibilities and should be treated as partners. Remember that two heads are better than one, and many heads are better than two.

If you are helping to select a nursing home for a relative, make every effort to involve your relative in the selection process. If your relative is mentally alert, it is essential that his or her wishes be respected. People who are involved in the selection process are better prepared when the time comes to move into a nursing home.

Finding a nursing home that provides the right services for you in a pleasant, comfortable

environment often requires research. Ideally, you will have ample time to plan ahead, examine several nursing homes, and make the appropriate financial plans. By planning ahead, you will have more control over the selection process, more time to gather good information, and more time to make certain that everyone in your network is comfortable with the ultimate choice. Planning ahead is the best way to ease the stress that accompanies choosing a nursing home, and helps assure that you will make a good choice.

Unfortunately, a great many people must select a nursing home with little notice—frequently during a family crisis or right after a serious illness or operation. If you are in this situation, this booklet should still be helpful. Though you may not be able to follow all of the steps in the upcoming pages, by reading this booklet you will gain valuable information about nursing homes, learn about the people who might be able to help you, and pick up some tips about what to look for in a nursing home.

STEP 2

Long-Term Care Options

Until recently, few alternatives to nursing homes existed for people who could no longer take care of themselves. Even today, some people are placed in nursing homes simply because neither they nor their family know about the alternatives to nursing homes. Today, people who cannot live completely independently may choose from a variety of living arrangements that offer different levels of care. For many, these alternatives are preferable to nursing homes.

Home and Community Care

Most people want to remain at home as long as possible. A person who is ill or disabled and needs help may be able to get a variety of home services that might make moving into a nursing home unnecessary. Home services include meals on wheels programs, friendly visiting and shopper services, and adult day care. In addition, there are a variety of programs that help care for people in their homes. Some nursing homes offer respite care—when they admit a person for short period of time, to give the home caregivers a break. Depending on the case, Medicare, private insurance, and Medicaid may pay some home care costs.

Subsidized Senior Housing

There are Federal and State programs that subsidize housing for older people, with

low to moderate incomes. A number of these facilities offer assistance to residents who need help with certain tasks, such as shopping and laundry, but residents generally live independently in an apartment within the senior housing complex. In this way, subsidized senior housing serves as a lower cost alternative to assisted living—though assisted living communities are frequently newer and more luxurious.

Assisted Living (Non-Medical Senior Housing)

Some people need help with only a small number of tasks, such as cooking and laundry. Some may only need to be reminded to take their medications. For those people who need only a small amount of help, assisted living facilities may be worth considering. Assisted living is a general term for living arrangements in which some services are available to residents (meals, laundry, medication reminders), but residents still live independently within the assisted living complex. In most cases, assisted living residents pay a regular monthly rent, and then pay additional fees for the services that they require.

Board and Care Homes

These are group living arrangements (sometimes called group or domiciliary homes) that are designed to meet the needs of people who cannot live independently, but do not require nursing home services. These homes offer a wider range of services than independent living options. Most provide help with some of the activities of daily living, including eating, walking, bathing, and toileting. In some cases, private long-term care insurance and medical assistance programs will help pay for this type of living.

Continuing Care Retirement Communities (CCRCS)

CCRCs are housing communities that provide different levels of care based on the needs of their residents—from independent living apartments to skilled nursing in an affiliated nursing home. Residents move from one setting to another based on their needs, but continue to remain a part of their CCRC's community. Many CCRCs require a large payment prior to admission, and then charge monthly fees above that. For this reason, many CCRCs are too expensive for older people with modest incomes.

What Is A Nursing Home?

A nursing home is a residence that provides room, meals, recreational activities, help with daily living, and protective supervision to residents. Generally, nursing home residents have physical or mental impairments which keep them from living independently. Nursing homes are certified to provide different levels of care, from custodial to skilled nursing (services that can only be administered by a trained professional).

Before deciding which care setting is most appropriate for you or your relative, talk to your doctor or a social worker and get a realistic assessment of care needs. If you are considering home care, be sure you understand all the work that comes with caring for a chronically ill person. If you are considering

independent living, consider the risks associated with an unsupervised environment.

Be sure to discuss long-term care options with the family members who will be the main home care givers and/or visitors to your new home. Consider how you will pay for your own long-term care (for information on how people usually pay for long-term care, see page 6).

Remember that caring for someone who is very sick requires a lot of work. Nursing homes are designed to meet the needs of the acutely or chronically ill. The options discussed above may work for people who require less than skilled care, or who require skilled care for only brief periods of time, but many people with long-term skilled care needs require a level and amount of care that cannot be easily handled outside of a nursing home.

Step 3

Gathering Information

Once you have decided that a nursing home is the right choice for you, it is time to gather information about the nursing homes in your area. A good first step in this process is finding out exactly how many nursing homes there are in your area (because nursing homes are frequently located in out of the way areas there might be more than you think).

Some Facts About Nursing Homes

On any given day, nursing homes are caring for about one in twenty Americans over the age of 65. Almost half of all Americans turning 65 this year will be admitted into a nursing home at least once. One fifth of those people admitted into nursing homes stay at least one year - one tenth stay three years or more.

There are a number of ways that you can learn about the nursing homes in your area. The easiest ways to find out about local nursing homes begin with the phone book. Your yellow pages list many of the nursing homes in your area. In addition, your local Office on Aging (in the Blue Pages of your phone book) should have a listing of nursing homes in your area and will be able to refer you to your local Long-Term Care Ombudsman.

You can get information on the nursing homes in your area from a variety of sources. Word of mouth can be a good source of information. Ask your friends and neighbors if they know people who have stayed in local nursing homes. Learn all you can from these different sources.

The Long-Term Care Ombudsman

One of the best sources of information is your local long-term care ombudsman. Nationwide, there are more than 500 local ombudsman programs. Ombudsman visit nursing homes on a regular basis—their job is to investigate complaints, advocate for resident, and mediate disputes. Ombudsman often have very good knowledge about the quality of life and care inside each nursing home in their area.

Ombudsman are not allowed to recommend one nursing home over another. But when asked about specific nursing homes they can provide information on these important subjects:

- the results of the latest survey,
- the number of outstanding complaints,
- the number and nature of complaints lodged in the last year,
- the results and conclusions of recent complaint investigations.

In addition, the ombudsman may provide general advice on what to look for when visiting the various area nursing homes. The phone number of your State Long-Term Care Ombudsman is provided at the back of this booklet.

Other Community Resources

In addition to the Long-Term Care Ombudsman, there are many other resources that you should consult before selecting a nursing home. Some other people who might be helpful are:

- hospital discharge planners or social workers,
- physicians who serve the elderly,
- clergy and religious organizations,
- volunteer groups that work with the elderly and chronically ill, and
- nursing home professional associations.

By using these resources, you will tap into a community of people who understand nursing homes and have a good deal of knowledge about the homes in your area. You should now be able to make a list of the homes in your area which have good reputations.

Other Information You Will Need

There are also some types of basic information that should help you narrow your list of nursing homes. Consider some of these factors—a quick phone call to the nursing home should answer these concerns:

Religious and Cultural Preferences

If you have religious or cultural preferences, contact the nursing homes on your list and see if they offer the type of environment which you would prefer.

Medicare and Medicaid Participation

If you will be using Medicare or Medicaid, make certain that the nursing homes on your list accept Medicare or Medicaid payment. Often, only a portion of the home is certified for Medicare or Medicaid, so make sure that the home has Medicare or Medicaid "beds" available. For more information how Medicare and Medicaid pay for nursing home care, see page 6.

HMO Contracts

If you belong to a managed care plan that contracts with particular nursing homes in

your area, make sure the homes you are considering have contracts with your HMO.

Availability

Make certain that the nursing homes on your list will have space available at the time you might need to be admitted.

Special Care Needs

If you require care for special medical conditions or dementia, make sure that the nursing homes on your list are capable of meeting these special circumstances.

Location

If you have a large number of nursing home choices, it is usually a good idea to consider nursing homes that your family and friends can visit easily.

Why Location is Important

In most cases, it is a mistake to select a nursing home that is difficult to visit on a regular basis. Frequent visits are the best way to make sure that you or your relative does well in the nursing home. Visitors are important advocates for chronically ill residents. Frequent visits often make the transition to the nursing home easier for new residents and their families.

You will now be able to figure out which homes in your area may or may not be worth visiting. You will also now be better informed when you begin visiting your area's nursing homes.

Paying For Nursing Home Care

Nursing home care is expensive (a skilled nursing home will cost about $200 a day in many parts of the country). For most people, finding ways to finance nursing home care is a major concern. There are several ways that nursing home care is financed:

Personal Resources

About half of all nursing home residents pay nursing home costs out of personal resources. When most people enter nursing homes, they usually pay out of their own savings. As personal resources are spent, many people who stay in nursing homes for long periods eventually become eligible for Medicaid.

Long-Term Care Insurance

Long-Term Care Insurance is private insurance designed to cover long-term care costs. Plans vary widely, and you would be wise to do some research before purchasing any long-term care policy. Generally, only relatively healthy people may purchase long-term insurance. For further information on this type of insurance, contact the National Association of Insurance Commissioners and ask for their free booklet, The Shopper's Guide to Long-Term Care Insurance. Call (816) 374-7259 for your copy.

Medicaid

Medicaid is a State and Federal program that will pay most nursing home costs for

people with limited income and assets. Eligibility varies by state, and you should check into your state's eligibility requirements before assuming that you are either eligible or ineligible. Medicaid will only pay for nursing home care provided in Medicaid-certified facilities.

Medicare

Under certain limited conditions, Medicare will pay some nursing home costs for Medicare beneficiaries who require skilled nursing or rehabilitation services. To be covered, you must (after a qualifying hospital stay) receive the services from a Medicare-certified skilled nursing home. HCFA's book, Your Medicare Handbook, discusses the conditions under which Medicare will help pay for nursing home costs in a Medicare-certified nursing home. To obtain a free copy of Your Medicare Handbook, call (800) 638-6833.

Medicare Supplemental Insurance

This is private insurance (often called Medigap) that pays Medicare's deductibles and co-insurances, and may cover services not covered by Medicare. Most Medigap plans will help pay for skilled nursing care, but only when that care is covered by Medicare.

In addition, some people have nursing home costs covered, or partially covered, by managed care plans or employer benefit packages.

If you have any questions about how you will pay for nursing home care, what coverage you may already have, or whether there are any government programs that will help with expenses, there are people who can help. Your State's Insurance Counseling and Assistance (ICA) program has counselors ready to help you figure out how you can finance your long-term care. Your State's ICA phone number is printed in the back of this booklet.

STEP 4

Visiting Nursing Homes

The nursing home visit is probably the most important step in selecting the right nursing home. A visit provides you with an opportunity to talk to nursing home staff, and, more importantly, with the people who live and receive care at the nursing home.

When you visit the nursing home, you will probably be given a formal tour. While this may be a very useful introduction to the home, it is important that you are not overly influenced by a guided tour. When the tour is over, return to some of the places where staff are caring for residents. Make sure to check with nursing home staff before entering resident care areas. You should also respect resident privacy walking around. A checklist in the back of this booklet should give you some ideas on what to look for.

Near the beginning of your visit, spend some time examining the nursing home's most recent survey report. By law, this report must

be posted in the nursing home in an area that is accessible to visitors and residents. Surveyors compile a survey report that lists areas in which the nursing home is cited for deficient practices. Keep these deficiencies in mind as you visit the nursing home, and see whether the home has corrected the deficient practices listed on the survey report.

What is a Survey?

All nursing homes that are certified to participate in the Medicare or Medicaid programs are visited by a team of trained State surveyors approximately once a year. These surveyors (like inspectors) examine the home over several days and inspect the performance of the nursing home in numerous areas—including quality of life and quality of care. At the conclusion of the survey, the team reports its findings. Nursing homes with deficiencies are subject to fines and other penalties if they are not corrected.

Over the last decade, different laws and regulations have been enacted to raise the standards of nursing home care, particularly with respect to quality of life. **The law now requires that residents receive the necessary care and services that will enable them to reach and maintain their highest practicable level of physical, mental and social well-being.** In addition, civil rights law ensures equal access in all nursing homes regardless of race, color or national origin.

Ask residents questions about the nursing home. Learn what they like and what their complaints are. Ask visitors or volunteers similar questions. The checklist in the back of this booklet will give you some additional ideas about what types of questions you should ask.

Quality of Life

When visiting nursing homes, pay special attention to quality of life issues. People who are admitted into nursing homes do not leave their personalities at the door. Nor do they lose their basic human needs for respect, encouragement, and friendliness. All individuals need to retain as much control over the events in their daily lives as possible.

Nursing home residents should have the freedom and privacy to attend to their personal needs—from managing their own finances (if mentally able) to decorating their rooms with favorite items. They should also be able to participate in their care planning and retain the right to examine their medical records. Residents may only be restrained when medically necessary (see the inside cover of this booklet for more information on restraint usage). Most importantly, staff must always respect the dignity of each individual resident.

To check to see if the nursing home respects the dignity of each individual, look into these questions:

- Are staff members courteous to residents, and is the home's management responsive to concerns raised by residents?
- Does the nursing home provide a variety of activities and allow residents to choose the activities they want to attend?
- Does the nursing home provide menu choices or prepare special meals at the request of residents? (Sample the food if possible.)

- Are family members encouraged to visit, and are they allowed to visit in privacy when requested?

The checklist at the back of this booklet lists other topics you should consider when assessing whether the nursing home is sensitive to quality of life. Also, check step 6 of this booklet for additional information on the rights of residents and family members.

Quality of Care

Unless you have a medical or social work background, it might be difficult to assess how well the nursing home provides high quality health care to its residents. However, there are still a number of actions you can take to evaluate whether the home is providing high quality health care.

- Check the survey report and see if the home was cited for deficient practices in any quality of care areas.
- Ask about the home's staffing, and ask residents if the staff are available when needed. Make sure that you are comfortable with the number of residents assigned to each nurse and nurse aide. Be aware that there might be less staff at night or on the weekends.
- If you have any special care needs (e.g., dementia, ventilator dependency), it is generally a good idea to make sure that the home has experience in working with people who have had the same condition.
- Even if you have a trusted doctor, ask about the nursing home's physician and how often he or she visits the home. Since the home's doctor may be called in case of emergencies, you should be confident that the home's doctor can take care of resident needs.

By law, nursing homes must complete a comprehensive assessment for every new resident within two weeks of admission. The home also must complete a care plan that is designed to help each resident reach or maintain his or her highest level of well-being. Ask the home about its care planning process and make sure you agree with the home's philosophy. Remember that residents who have meaningful activities and are as independent as possible are generally better able to maintain their health.

The Nursing Home Checklist

In the back of this booklet you will find a nursing home checklist. As you visit several homes, it might become difficult to keep all of your observations straight, so fill out the checklist shortly after every visit. Make copies of this checklist, so that you can fill out a separate checklist for every nursing home that you visit. Blank spaces have been left at the bottom of the page for you to add your own concerns to this list. If you have any gut feelings or additional observations, write them down also.

After visiting several homes and filling out the checklist, you should be ready to decide on a short list of homes that might be a good choice for you or your relative. When you narrow your list down to a small number, it is time to conduct follow-up analysis.

Step 5

Follow-up Analysis

Now that you have narrowed your search down to a short list of nursing homes, it is time revisit some of the earlier steps. Contact the people in your network (from step 1) and make sure they are comfortable with your short list. See if they have any additional information to offer about the homes on your short list.

Follow-up Visits

You should visit the nursing homes on your short list at least one more time (or as many additional times as you think necessary). Make sure that you see the home at least once in the evening and/or on a weekend because staffing is frequently different at these times. Also, your follow-up visit should include attending a meeting of the nursing home's resident council and/or family council. You will need to ask the council's permission before attending, but this should not be a problem. These meetings will give you a unique look at the concerns of the residents and/or their families.

Follow-up visits should be conducted at different times of the day than your first visit. Be sure at least one of your visits was during the late morning or midday, so you can observe residents when they are out of bed, eating, and attending activities. Continue to ask questions, and take special note of the differences between the nursing homes left on your short list.

After your follow-up visits, you should be able to narrow your short list down to a few nursing homes. At this point it still may be difficult to pick one. A final call to the ombudsman and the other people who provided you with information in the past might help. If you have any additional questions, do not hesitate to contact or visit the nursing home again.

You should now be ready to select the nursing home that is best able to meet your needs. The final decision may still be difficult, and it is possible that more than one nursing home will be a good choice for you. However, you should now have enough information to be confident that you are making the wisest possible choice.

STEP 6

After Admission

Even if you made a well-reasoned choice and selected a nursing home only after following the steps discussed in this booklet, it is possible that you may not be entirely satisfied with your choice. New nursing home residents may go through a difficult adjustment period, even if the nursing home is doing all that it can.

Be aware that the law gives you and your relatives specific rights in the nursing home. You should be ready to hold the nursing home accountable if it is not honoring the rights of residents and family members. A summary of these rights is detailed below.

Resident Rights in a Nursing Home

Some people think that nursing home residents surrender the right to make medical decisions, manage funds, and control their activities when they enter a nursing home. This is not true. As a nursing home resident, you have the same rights as anyone else, and certain special protections under the law. The nursing home must post and provide new residents with a statement that details each resident's rights. New residents also have these specific rights.

Respect

You have the right to be treated with dignity and respect. You have the right to make your own schedule, bedtime, and select the activities you would like to attend (as long as it fits your plan of care.) A nursing home is prohibited from using physical and chemical restraints except when necessary to treat medical symptoms (see the inside cover for more information on restraints).

Services and Fees

The nursing home must inform you, in writing, about its services and fees before you enter the home. Most facilities charge a basic rate that covers room, meals, housekeeping, linen, general nursing care, recreation, and some personal care services. There may be extra charges for personal services, such as haircuts, flowers, and telephone.

Managing Money

You have the right to manage your own money or to designate someone you trust to do so. If you allow the nursing home to

manage your personal funds, you must sign a written statement that authorizes the nursing home to manage your finances, and the nursing home must allow you access to your funds. Federal law requires that the home protect your funds from any loss by having a bond or similar arrangement.

Privacy, Property, and Living Arrangements

You have the right to privacy. In addition, you have the right to keep and use your personal property, as long as it does not interfere with the rights, health, or safety of others. Your mail can never be opened by the home unless you allow it. The nursing home must have a system in place to keep you safe from neglect and abuse, and to protect your property from theft. If you and your spouse live in the same home, you are entitled to share a room (if you both agree to do so).

Guardianship and Advanced Directives

As a nursing home resident, you are responsible for making your own decisions (unless you are mentally unable). If you wish, you may designate someone else to make health care decisions for you. You may also draw up advance directives. A Durable Power of Attorney will become your legal guardian if you ever become incapable of making your own decisions. You may also make your end of life wishes known in a living will.

Getting Help with Legal Documents

Depending upon your State's laws, you may need a lawyer to draw up Durable Power of Attorney orders or a living will. Check with your local Office on Aging to find out if your state has any legal assistance services that help with preparing these documents. You will find the phone number for your local Office on Aging in the Blue Pages of your phone directory.

Visitors

You have the right to spend private time with the visitors of your choice at any reasonable hour. You have the right to make and receive telephone calls in privacy. The nursing home must permit your family to visit you at any time. Any person who provides you with health or legal services may see you at any reasonable times. Of course, you do not have to see anyone you do not wish to see.

Medical Care

You have the right to be informed about your medical condition, medications, and to participate in your plan of care. You have the right to refuse medications or treatments, and to see your own doctor.

Social Services

The nursing home must provide each resident with social services, including counseling, mediation of disputes with other residents, assistance in contacting legal and financial professionals, and discharge planning.

Moving Out

Living in a nursing home is voluntary. You are free to move to another place. However, nursing home admission policies usually require that you give proper notice that you are leaving. If you do not give proper notice, you may owe the nursing home money based on the home's proper notice rules. Residents whose nursing home services are covered by Medicare and Medicaid do not have to give the nursing home proper notice before moving out.

Discharge

The nursing home may not discharge or transfer you unless:

- it is necessary for the welfare, health, or safety of others,
- your health has declined to the point that the nursing home cannot meet your care needs,
- your health has improved to the extent that nursing home care is no longer necessary,
- the nursing home has not received payment for services delivered, and
- the nursing home ceases operation.

If you have any concerns about the nursing home in which you live, call your local long-term care ombudsman or your State's survey agency. Their phone numbers are listed in the back of this booklet.

Your Rights as a Relative

Relatives and friends have rights too. Family members and legal guardians have the right to privacy when visiting the nursing home (but only when requested by the resident). They also have the right to meet with the families of other residents. If the nursing home has a family council, you have the right to join or address this group.

By law, nursing homes must develop a plan of care for every resident. Family members are allowed to assist in preparing the development of this care plan, with the resident's permission. In addition, relatives who have legal guardianship of nursing home residents have the right to examine all medical records concerning their loved one. If you are a resident's legal guardian, Federal law gives you the right to make important decisions on behalf of your relative.

It is important to remember that relatives play a major role in making sure that residents are receiving good care. You can make sure your loved one is receiving good care by visiting often, expressing your concerns whenever they arise, and being active in the nursing home's family council (or helping to start a family council if the nursing home does not have one).

Remember that if your concerns are not being addressed by the nursing home or if you have a complaint, there are people who can help. Contact your state long-term care ombudsman or state survey agency. Their phone numbers are listed in the back of this booklet.

Phone Lists

For further information on the topics covered in this booklet, contact your area Office on Aging (listed in the Blue Pages of your phone book). You will also find some helpful phone numbers on the following pages:

- Long-Term Care Ombudsman
- State Survey Agency, and
- Insurance Counseling and Assistance Program.

Long-Term Care Ombudsman

The Long-Term Care Ombudsman investigates nursing home complaints, acts as an advocate for nursing home residents, and mediates disputes between nursing homes and residents or their families. Ombudsman are ready to help if you need information on the nursing homes in your State, or if you have a complaint about a nursing home.

Alabama	(334) 242-5743
Alaska	(907) 563-6393
Arizona	(602) 542-4446
Arkansas	(501) 682-2441
California	(916) 323-6681
Colorado	(303) 722-0300
Connecticut	(860) 424-5200
Delaware	(302) 453-3820
Dist. of Columbia	(202) 662-4933
Florida	(904) 488-6190
Georgia	(404) 657-5319
Hawaii	(808) 586-0100
Idaho	(208) 334-2220
Iowa	(515) 281-5187
Illinois	(217) 785-3143
Indiana	(317) 232-7134
Kansas	(913) 296-6539
Kentucky	(502) 564-6930
Louisiana	(504) 342-7100
Maine	(207) 621-1079
Maryland	(410) 767-1074
Massachusetts	(617) 222-7457
Michigan	(517) 336-6753
Minnesota	(612) 296-0382
Mississippi	(601) 359-4929 (ext.7)
Missouri	(573) 751-3082
Montana	(406) 444-7785
Nebraska	(402) 471-2307
Nevada	(702) 486-3545
New Hampshire	(603) 271-4375
New Jersey (in-state only)	(800) 792-8820
New Mexico	(505) 827-7663
New York	(518) 474-0108
North Carolina	(919) 733-3983
North Dakota	(701) 328-8910
Ohio	(614) 644-7922
Oklahoma	(405) 521-6734
Oregon	(503) 378-6533
Pennsylvania	(717) 783-7247
Rhode Island	(401) 277-2858
South Carolina	(803) 253-6177
South Dakota	(605) 773-3656
Tennessee	(615) 741-2056
Texas	(800) 252-2412
Utah	(801) 538-3924
Vermont	(802) 748-8721
Virginia	(804) 644-2923
Washington	(206) 838-6810
West Virginia	(304) 558-3317
Wisconsin	(608) 266-8944
Wyoming	(307) 322-5553
Puerto Rico	(787) 721-8225

State Survey Agencies

State survey agencies conduct annual surveys (like inspections) of every Medicare or Medicaid certified nursing home in your State, and cite homes for deficient practices. Survey agencies enforce Federal guidelines on nursing homes and have the power to sanction homes. If you have a complaint about the quality of life or quality of care inside a nursing home, contact your State's survey agency.

Alabama	(334) 206-5100
Alaska	(907) 561-8081
Arizona	(602) 255-1244
Arkansas	(501) 682-8430
California	(916) 445-2070
Colorado	(303) 692-2800
Connecticut	(860) 509-7300
Delaware	(302) 577-6666
Dist. of Columbia	(202) 727-7190
Florida	(904) 487-2527
Georgia	(404) 657-5850
Hawaii	(808) 586-4080
Idaho	(208) 233-7440
Illinois	(217) 782-5180
Indiana	(317) 233-7440
Iowa	(515) 281-4115
Kansas	(913) 296-1240
Kentucky	(502) 564-2800
Louisiana	(504) 342-0148
Maine	(207) 624-5443
Maryland	(410) 764-2750
Massachusetts	(617) 753-8150
Michigan (in-state only)	(800) 882-6006
Minnesota	(612) 643-2520
Mississippi	(601) 354-7300
Missouri	(573) 751-6302
Montana	(406) 444-2037
Nebraska	(402) 471-0316
Nevada	(702) 687-4475
New Hampshire	(603) 271-4592
New Jersey (in-state only)	(800) 792-9770
New Mexico	(505) 827-4200
New York (in-state only numbers below)	
Northeastern area	(800) 220-7184
Buffalo area	(800) 425-0314
Rochester area	(800) 837-9018
Syracuse area	(800) 425-0319
New Rochelle area	(800) 425-0320
Hauppauge sub-office	(800) 425-0323
New York City area	(800) 425-0316
North Carolina	(919) 733-7461
North Dakota	(701) 328-2352
Ohio (in-state)	(800) 342-0553
Oklahoma	(405) 271-4200
Oregon	(503) 945-6456
Pennsylvania	(717) 787-1816
Rhode Island	(401) 277-2566
South Carolina	(803) 737-7205
South Dakota	(605) 773-3356
Tennessee	
	(901) 423-6454
	(615) 650-7100
	(423) 546-9221
Texas	(512) 834-6650
Utah	(801) 538-6158
Vermont	(802) 241-2345
Virginia	(804) 367-2100
Washington	(360) 438-7910
West Virginia	(304) 266-8481
Wisconsin	(608) 266-8481
Wyoming	(307) 777-7123
American Samoa	(684) 633-1222
Guam	(671) 734-7210
Puerto Rico	(787) 721-4050

Insurance Counseling & Assistance

The Insurance Counseling and Assistance (ICA) program provides free help with questions on long-term care costs. If you are confused about Medicare coverage of nursing home services, Medicaid eligibility requirements, private Long-Term Care Insurance, or have health insurance questions, contact your State's ICA for help.

Alabama	(800) 243-5463	Nebraska	(402) 471-2201
Alaska	(800) 478-6065	Nevada	(800) 307-4444
Arizona	(800) 432-4040	New Hampshire	(800) 852-3388
Arkansas	(800) 852-5494	New Jersey	(800) 792-8820
California	(800) 434-0222	New Mexico	(800) 432-2080
Colorado	(800) 544-9181	NewYork	(800) 333-4114
Connecticut	(800) 994-9422	New York City	(212) 869-3850
Delaware	(800) 336-9500	North Carolina	(800) 443-9354
Dist. of Columbia	(202) 676-3900	North Dakota	(800) 247-0560
Florida	(800) 963-5337	Ohio	(800) 686-1578
Georgia	(800) 669-8387	Oklahoma	(800) 763-2828
Hawaii	(808) 586-0100	Oregon	(800) 722-4134
Idaho	(800) 247-4422	Pennsylvania	(800) 783-7067
Illinois	(800) 548-9034	Rhode Island	(800) 322-2880
Indiana	(800) 452-4800	South Carolina	(800) 868-9095
Iowa	(800) 351-4664	South Dakota	(800) 822-8804
Kansas	(800) 860-5260	Tennessee	(800) 525-2816
Kentucky	(800) 372-2973	Texas	(800) 252-9240
Louisiana	(800) 259-5301	Utah	(800) 439-3805
Maine	(800) 750-5353	Vermont	(802) 642-5119
Maryland	(800) 243-3425	Virginia	(800) 552-3402
Massachusetts	(800) 882-2003	Washington	(800) 397-4422
Michigan	(800) 803-7174	West Virginia	(800) 642-9004
Minnesota	(800) 333-2433	Wisconsin	(800) 242-1060
Mississippi	(800) 948-3090	Wyoming	(800) 856-4398
Missouri	(800) 390-3330	Puerto Rico	(809) 721-8590
Montana	(800) 332-2272	Virgin Islands	(809) 774-2991

Nursing Home Checklist

This checklist is designed to help you evaluate and compare the nursing homes that you visit. It would be a good idea to make several copies of this checklist, so that you will have a new checklist for each home you visit. After you have completed checklists on all the nursing homes you plan on visiting, compare your checklists. Comparisons will be helpful in selecting the nursing homes that might be the best choice for you.

Part I — Basic Information

Name of Nursing Home

Address

Phone Cultural/Religious Affiliation (*if any*)

	YES	NO
Medicaid Certified	☐	☐
Medicare Certified	☐	☐
Admitting New Residents	☐	☐
Convenient location	☐	☐
Is home capable of meeting your special care needs?	☐	☐

Part II — Quality of Life

	YES	NO
1. Are residents treated respectfully by staff at all times?	☐	☐
2. Are residents dressed appropriately and well-groomed?	☐	☐
3. Does staff make an effort to meet the needs of each resident?	☐	☐
4. Is there a variety of activities to meet the needs of individual residents?	☐	☐
5. Is the food attractive and tasty? (sample a meal if possible)	☐	☐
6. Are resident rooms decorated with personal articles?	☐	☐
7. Is the home's environment homelike?	☐	☐
8. Do common areas and resident rooms contain comfortable furniture?	☐	☐
9. Does the facility have a family and residents' council?	☐	☐
10. Does the facility have contact with outside groups of volunteers?	☐	☐

Part III — Quality of Care

	YES	NO
11. Does staff encourage residents to act independently?	☐	☐
12. Does facility staff respond quickly to calls for assistance?	☐	☐
13. Are residents and family involved in resident care planning?	☐	☐
14. Does the home offer appropriate therapies (physical, speech, etc.)?	☐	☐
15. Does the nursing home have an arrangement with a nearby hospital?	☐	☐

Part IV — Safety

	YES	NO
16. Are there enough staff to appropriately provide care to residents?	☐	☐
17. Are there handrails in the hallways and grab bars in bathrooms?	☐	☐
18. Is the inside of the home in good repair and exits clearly marked?	☐	☐
19. Are spills and other accidents cleaned up quickly?	☐	☐
20. Are the hallways free of clutter and well-lighted?	☐	☐

Part V — Other Concerns

	YES	NO
21. Does the home have outdoor areas (patios, etc.) for resident use?	☐	☐
22. Does the home provide an updated list of references?	☐	☐
23. Are the latest survey reports and lists of resident rights posted?	☐	☐

24. (Your concern)

_____

25. (Your concern)

_____

AdditionalComments:

_____

_____

_____

_____

_____

_____

This checklist may be reproduced and circulated. It is designed to be used in concert with the Health Care FinancingAdministration's booklet, ***The Guide to Choosing a Nursing Home*****. This booklet can be obtained by calling (800) 638-6833.**

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